

Financial Information

Student Accounts

The registration of a student signifies an agreement by the student and if applicable, his/her parents to fulfill the related financial obligations to the end of the semester in which the student is registered. The University expects that every student will care for his/her account and believes that responsibility for handling the student account is a part of the educational experience as a whole.

All financial information is subject to change without notice.

Expenses, Due and Payable

All expenses for the semester, after subtraction of financial aid and allocations, are due and payable before the beginning of classes for that semester. A 1.5% service charge will be assessed monthly on all outstanding student account balances.

Charges for class changes, dormitory damages, and cleaning costs will be billed as they are assessed. Failure of a student to keep payments current will make him/her liable for exclusion from class attendance and from the University. All charges must be paid before the student may receive a diploma or academic transcript or enroll for a subsequent term. Students preregistering for a semester must have their current account paid in full; subsequent withdrawal will still incur fees.

Loans, which are insured by the state or federal government, may be available at your local bank. The University participates in the Supplemental Educational Opportunity Grant Fund and the Federal Perkins Loan Program. The University accepts payment by cash, check, various credit cards or a combination of these methods. Payment plans are available if needed, and may be established through the Office of Business Services. Please contact an admissions counselor or the Office of Business Services for details on payment plans.

Tuition and Fees

Tuition for 12-16 hours is \$8495 per semester hour for Fall and Spring Semesters. For each hour below the 12 hours, the tuition will be \$585 per hour. For each hour in excess of 16 hours the tuition will be \$585 per semester hour. The Audit fee for any semester/term is \$125 per hour; audit does not apply toward graduation.

The Student Services Fee covers a variety of university costs, including the basic medical fee, admission to many campus-sponsored events (including home athletic contests), post office box rental, student publications, graduation, computer lab fees, etc.

Tuition Summary

Fall or Spring

1-11 hours	\$ 585/hour
12-16 hours	8595
17+ hours	8495 + 585/hour
Winter or Summer	330/hour
Audit	125/hour

Resident Student Charges for each Fall or Spring Semester

Room

Without kitchen	\$18205
With kitchen	2075
McAfee Residence Complex	2150

Meals (includes 9.75% sales tax)*

7 per week	\$ 725
100 Meal Block	765
12 per week	1050
150 Meal Block	1145
20 per week	1280

Resident Student Charges for Winter Term or Summer Term

Room

Without kitchen	\$325
With kitchen	385
McAfee Residence Complex	400

Meals (includes 9.75% sales tax)*

7 per week	\$180
12 per week	260
20 per week	325

*Students in an apartment with a kitchen may purchase any meal option but are required to buy the minimum 7-meal plan or 100 Block Meal Plan. Students without a kitchen may purchase a 12 Meal Plan or 150 Block Meal Plan or 20 Meal Plans but are required to buy the minimum of 12 Meal Plans or 150 Block Plan.

Family Apartments (per month plus utilities) \$525

Student Services/Technology Fee

Fall/Spring, Day/Evening
 12 hours or more \$300
 5-11 hours 245
 1-4 hours 185
 Winter, Day/Evening 75
 Summer (per term) 75

Expenses Paid in Addition To Tuition As Applicable To Student Courses And Programs Noted:

Graduation Cap & Gown Minimum \$16
 Orientation fee (required of all freshmen and Resident Transfers) 80
 Orientation, additional (required of all International Students and Mk's) 30

Materials Fee Per Semester

ART 113, 114, 115, 116, 117, 218, 357 \$ 25
 ART 120, 221, 345, 346, 445, 490 90
 ART 216, 217, 220, 242, 311, 312, 316, 317, 323, 324, 333, 343, 411, 412, 424 30
 ART 413, 414, 499 15
 ART 231, 232 45
 ART 221, 345, 346, 445 90
 COM 210, 333 30
 COM 121, 311, 322, 330, 350, 360, 365, 395 (when applicable), 403 412, 490, 498. 90
 COM 220, 230, 406, 410 90
 EDU 233 20
 EDU 326, 351, 352, 353, 354, 355, 356, 410, 411, 414, 416, 417, 430, 431, 432, 433, 435, 437 20
 Keystone Program 200
 Language 111, 112 20
 MGT 445. 35
 SE 320, 321, 340, 345, 405, 410, 415, 430, 435 20
 PEWS 107, 116 60
 PEWS 115, 125 Actual Cost
 PEWS 121 35

Music Fees Per Enrollment

Class Piano, Class Voice 55
 Private lessons 1 hour credit (one-30 minute lesson per week) 140
 2 or 3 hours credit (two-30 minute lessons per week) 240

Nursing Fees as indicated:

Insurance fee (per year) \$25
 Achievement tests (approximate cost). 125
 National Student Nurse Association Membership Fee, optional 35
 Union University Student Nurse Association Membership Fee, optional. 3
 School Pin (at graduation) 35-120
 Clinical Fees per enrollment*
 NUR 304, 308, 309, 421, 423, 425 245
 NUR 310 145
 NUR 318, 418, 430, 440 195
 NUR Challenge Exam 310. 330
 NUR Challenge Exams 309. 85
 NUR Challenge Exam 302. 140
 NUR Challenge Exam 308. 220
 NUR Challenge Exam 410. 110
 NUR Challenge Exams 318, 418. 195

*Transportation to the clinical site is the responsibility of the student.

Science Laboratory Fees per enrollment:

BIO 100, 112, 121, 200, 211, 213, 214, 215, 221, 222, 312, 315, 316, 317, 318, 395, 495 \$ 30

BIO 320, 321, 323, 325, 336, 337, 424	40
BIO 322	110
CHEM 105, 111, 112, 301	40
CHEM 106, 221, 319, 324, 326, 327, 405, 430, 435	45
CHEM 424, 425, 498	50
EGR 250, 262, 342, 350, 352, 370, 405, 435, 450, 470	35
PHY 111, 112, 213, 214, 231, 232, 301, 311, 317, 310	40
PHY 424, 430, 498	50
Social Work Program Practice Insurance and Fees	
Professional Liability Insurance (approximate cost/year)	25
National Association of Social Workers Membership Fee, optional	42
Student Association of Social Workers Membership Fee, optional	10
*Transportation to the practicum site is the responsibility of the student.	
Study Abroad, minimum	50
Teacher Education Program	
Professional Liability Insurance for field experiences (approximate cost)	25
Enhanced Student Teaching (\$20 materials fee/\$140 teaching fee)	160
Extended Field Experience (\$20 materials fee/\$140 teaching fee)	70
Testing, per attempt:	
ACT(R)	\$20
CLEP	70
DANTES SST	75
English Proficiency Examination	Cost of Exam

Incomplete and In Progress Processing Fee

A fee of \$10 is charged per Incomplete and In Progress grade assigned.

Late Entrance Fees

A late entrance fee of \$25 will be charged those registering during Late Registration as specified in the calendar.

Course Drop Fee

A fee of \$10 per dropped course will be assessed in addition to any applicable proration of tuition. Permission of the Registrar is required to exempt the charge.

Non-Traditional Programs

For tuition and fees please see the *Catalogue* section entitled Adult Studies.

Rising Seniors

A fee of \$100.00 per semester hour is charged. Materials fees are charged as applicable. Room and board is available at the regular rates.

Refunds**A. Advance Deposits for New Students**

A tuition deposit of \$200 is required after acceptance for admission to reserve a place in class. This deposit applies to the tuition for the entering semester. A housing deposit of \$100 is charged for room reservation in all resident complexes. All tuition and residence complex deposit will be refunded if the cancellation and request is made by **May 1** for Fall semester, **November 15** for Winter term, **December 1** the Spring semester, and **May 1** for Summer. NO REFUND WILL BE GIVEN ON CANCELLATIONS MADE AFTER THESE DATES. If the student is not accepted for admission, all deposits will be refunded. Requests for refund of tuition deposit must be submitted in writing to the Director of Admissions.

B. A student dropping a class(es) or withdrawing from all classes will be refunded tuition charges according to the chart below. Refunds on housing charges will be prorated to the end of the week in which the student withdraws up to day 25. Refunds on meal plans will be prorated to the end of the week in which the student withdraws. Students withdrawing due to disciplinary action will not receive a refund on housing charges.**C. Refund policy for the sixteen week semester is as follows:**

1. On or before the fifth day following the official day of registration as indicated on the University calendar (if withdrawing—100% less \$40 per course matriculation fee)
2. Days six through ten 75%
3. Days eleven through fifteen 50%
4. Days sixteen through twenty-five 25%
5. After the twenty-fifth day, there is no refund.

D. Refund policy for the three week semester is as follows:

1. On or before the first day following the official day of registration as indicated on the University calendar (if withdrawing—100% less \$40 per course matriculation fee)
 2. Day 1 100%
 3. Day 2 75%
 4. Day 3 50%
 5. Day 4 25%
 6. After the fifth day, there is no refund.
- E. Refund policy for the four week terms is as follows:
1. On or before the second day following the official day of registration as indicated on the University calendar (if withdrawing—100% less \$40 per course matriculation fee)
 2. Day three 75%
 3. Day four 50%
 4. Days five through six 25%
 5. After day six, there is no refund.
- Note: Days noted in C, D, and E exclude Saturdays and Sundays.
- F. Refund policy for the six week term is as follows:
1. On or before the first day following the official day of registration as indicated on the University calendar (if withdrawing—100% less \$40 per course matriculation fee)
 2. Day three through day four 75%
 3. Day five through day six 50%
 4. Day seven through day eight 25%
 5. After the eighth day, there is no refund.
- G. Refund policy for the eight week terms is as follows:
1. On or before the fourth day following the official day of registration as indicated on the University calendar (if withdrawing—100% less \$40 per course matriculation fee)
 2. Days five through ten 75%
 3. Days eleven through fifteen 50%
 4. Days sixteen through eighteen 25%
 5. After the eighteenth day, there is no refund.
- H. Regulations for refunds for all terms are as follows:
1. Students refusing to conform to the community values of the University forfeit all claims for refunds.
 2. All refund regulations put the responsibility on the student. He / she saves money and avoids misunderstanding by immediately seeing the Vice President (or Assistant Vice President) for Business and Financial Services.
- I. Proration of financial assistance upon withdrawal
Information regarding proration of financial assistance upon withdrawal from all classes or dropping of class(es) may be found below in the Scholarship and Financial Aid section.
- J. Housing Deposits
A student graduating or moving out of the residence complex permanently must give written notice to the Director of Residence Life to secure a refund or the housing deposit. Request for refund dates semester / term match those in A. above.

How to Obtain a Credit of Institutional Charges

To obtain a credit of institutional charges, a student must notify Union Station or the Academic Center and indicate the last day which he attended class. This information will be recorded on a withdrawal record and passed to the offices of Business Services and Financial Aid for calculation of credit of institutional charges and adjustment of financial assistance.

Equipment

Any University equipment, musical instruments, athletic equipment, laboratory apparatus, etc., made available for students' use is the responsibility of the student. Any damage or breakage, other than by normal use, will be charged to the student's account. No equipment is to leave the campus, unless in care of the faculty member responsible for it.

Scholarships and Financial Aid

The cost of a college education inevitably rests upon the student and his / her family. The Office of Student Financial Planning (SFP) of Union University exists to help make a Union education more affordable by offering institutional scholarships and grants, and by disbursing federal funds for which students qualify. A student interested in financial assistance can contact the SFP to obtain the appropriate forms necessary to complete the financial aid process.

Application

1. New students must submit the Union University Application for Financial Assistance for the appropriate year to be considered for any aid. Applicants for federal assistance must also file the Free Application for Federal Student Aid (FAFSA) for the appropriate year. Applicants for Scholars of Excellence, Leadership Scholarship, and Church and Convention Ministry Scholarship must submit separate applications. Applicants for on-campus employment must complete a separate online application for employment.
2. Returning students must submit a Reapplication for Financial Assistance for the appropriate year to the SFP no later than May 1 each year. Students wishing to reapply for federal funds must also file the FAFSA or Renewal FAFSA. It is the student's responsibility to complete all applications by the deadline.
3. All students are required to notify the SFP of any other scholarships or loans extended to them from sources outside the university.
4. The returning student's financial need will be reevaluated each year and appropriate increase or decrease in the amount of assistance offered will be made.

Financial Aid Information

Award Notification

1. Applicants will be notified of their award package via an Award Letter. The Award Acceptance Form should be signed and returned to the SFP within the time specified on the Acceptance Form.
2. Federal Stafford Loans are awarded each academic year from a serial Master Promissory Note. Notification of the amount is made to the student via an Award Letter. Students must return the Award Acceptance Form to begin the loan certification process, being sure to make any desired changes to the amount(s).
3. Federal Stafford Loan and PLUS amounts shown on the Award Letter reflect the gross amount of the loan. The net amount of the disbursements will be 2-3% less, due to fees deducted by the lender.
4. Most awards are divided evenly between fall and spring semesters. The Award Letter indicates how each award will be divided.
5. Most scholarships from the outside sources will show on the award letter simply as "Outside Scholarship."
6. Award for Workship/Work Study is the amount a student may expect to earn during the academic year contingent upon actual placement in a job assignment and actual hours worked. Students must report to the SFP upon arrival on campus for job assignment and clearance.

Disbursement

1. Disbursement of awards for a semester (excluding Federal Work Study and Institutional Workship) is made by crediting the student's account.
2. Students on Federal Work Study receive a monthly paycheck for hours worked. Students on Institutional Workship have the amount earned each month credited to their student account, unless the amount earned exceeds any balance owed on the account; the student will receive a paycheck for the amount earned which exceeds the amount owed.
3. Federal Perkins Loan funds will not be disbursed until the recipient has signed a Promissory Note for the award. Union TBC Award, Engineering Scholarship, and CCMS funds will not be disbursed until the recipient's approved application is on file in the SFP.
4. The lender will notify the loan borrower of the estimated disbursement dates for Stafford and PLUS loans. Funds received electronically by Union will be posted to the student account within 3 business days.
5. If the student's account of federal or state aid shows a credit balance, a credit refund check will be available for pick up at Union Station within 14 days.

Adjustments

1. Original award amounts for non-tuition based institutional funds, federal and state grants assume the federal/state standard for full-time enrollment (12 credit hours per semester). Students enrolled in fewer than 12 hours may have award amounts adjusted as required by federal and state regulations and university policy.
2. Original award amounts for tuition-based award packages assume enrollment of 12-16 credit hours per semester. A student taking fewer or more than 16 hours will have his/her award package prorated according to actual hours enrolled and terms of the particular scholarship.
3. Financial assistance will be adjusted as follows if a student withdraws from all classes:
 - a. Institutional assistance will be prorated according to the same schedule used to refund tuition.
 - b. Scholarships received from outside sources will be used to satisfy any remaining balance a student may owe, unless specified by the source to be returned in full or in part.
 - c. Tennessee Student Assistance Award will be adjusted in the same manner university funds are adjusted.

- d. Withdrawal occurring on or before the 60% period of enrollment, calculated using calendar days, will require a portion of Federal Funds (Pell Grant, Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal Stafford Loan, Federal PLUS Loan but not Federal Work Study) be returned in accordance with the provisions of the Higher Education Act of 1998. This calculation may result in the student owing a balance to Union University or the Federal Government.

Requirements/Provisions

1. The following scholarships require a student to maintain a minimum GPA to retain the scholarship. Exact GPA requirements are specified on the Award Letter. Scholars of Excellence Scholarships (Presidential, Provost's, Dean's, University, Collegiate), Academic Scholarship, Church and Convention Ministry Scholarship, Engineering Scholarship and Transfer Academic Leadership Scholarship, Missionary Dependent Scholarship, Seminary Dependent Scholarship
2. Scholars of Excellence Scholarships, Missionary Dependent Scholarship, and Seminary Dependent Scholarship are awarded for a maximum of 128 semester hours. Award may be applied towards any regular or overtime hours for fall, winter, spring, or summer terms. Academic Scholarship and CCMS are awarded for a maximum of eight regular semesters. Transfer / Academic Leadership Scholarship is awarded for a maximum of 4 regular semesters.
3. Students must meet the requirements of Union's Standards of Satisfactory Academic Progress for Financial Aid Eligibility to receive Federal/State Grants and Loans detailed below.
4. Prior to graduation or withdrawal, recipients of a Federal Perkins Loan or Federal Stafford Loan must complete an exit conference regarding loan repayment.

Disclaimers

1. Commitment of federal funds (Pell Grant, Supplemental Educational Opportunity Grant or Perkins Loan) or state funds (Tennessee Student Assistance Award) is tentative and contingent upon subsequent congressional and/or state appropriation and actual receipt of the funds by Union University.
2. The SFP reserves the right to review, modify or cancel an award at any time because of changes in financial, enrollment, or academic status; changes of academic program; or because of the recipient's failure to observe reasonable standards of citizenship.

Satisfactory Academic Progress for Financial Aid Eligibility

The Higher Education Act of 1965, mandates institutions of higher education establish minimum standards of "satisfactory academic progress" for students each term receiving financial assistance. These standards apply to: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Work Study, Federal Perkins Loan, Federal Stafford Loan, Federal Parent Loan for Undergraduate Students (PLUS). These standards are separate from academic standards required by the University for continued enrollment.

The criteria used to determine academic progress for purposes of determining eligibility for federal financial aid are CUM GPA, Cumulative Completion Rate, and Maximum Time for completion of educational objective.

If a student loses eligibility for federal funds due to failure to meet these standards, the student may appeal through the SFP.

Qualitative Requirement, CUM GPA: Undergraduates must achieve a 1.5 CUM GPA by the end of the first academic year (24 hours); students will be allowed to receive financial aid one conditional semester to attain the 1.5. Students must maintain a 2.0 CUM GPA after completing the second academic year (48 hours).

Quantitative Requirement, Completion Rate: Students must successfully complete a minimum of 67% of cumulative credit hours attempted excluding audits and transfer and testing credits. To successfully complete is to receive a final grade of A, B, C, D or P.

Maximum Time for Completion: Students must complete their degree program within 150% of the published length of the program. For example, pursuing a degree requiring 128 credit hours, a student could not receive aid beyond 192 hours attempted, including transfer whether or not aid was received for all hours.

Incomplete Grades

A grade of Incomplete or In Progress will not be calculated in satisfactory academic progress until the final grade is awarded.

Repeated Courses

For financial aid purposes, repeated courses affect academic progress as indicated:

GPA: Only the most recent grade applies to the student's CUM GPA

Completion Rate: Each time a course is repeated it will be "attempted hours"

Maximum Time: Each time a course is repeated it will be "attempted hours."

Drop and Withdrawal from Classes

A student's aid is adjusted whenever a class is dropped based on the remaining number of hours for which he is enrolled, therefore, dropping a class does not affect satisfactory academic progress. However, upon attendance in

all classes, if the student then withdraws from all classes, those hours will be counted as credit hours attempted in future calculations of completion rate and maximum time frame.

Transfer Hours

Transfer hours count only toward the overall Maximum Time calculation. Transfer hours have no effect upon the CUM GPA or Completion Rate.

Students Readmitted to Union

A student readmitted to Union whose prior academic record, including transfer records, does not meet the standards for satisfactory progress will be eligible to receive financial aid for a conditional period of one semester. If after the conditional period the student fails to regain satisfactory progress, he/she will not receive aid for subsequent semesters until regaining satisfactory academic progress or is approved through the appeal process stated below.

Evaluation of Progress

Standards used to measure progress must include all semesters/terms of the student's enrollment. Satisfactory progress for students in term-based programs will be evaluated at the end of each Fall/Spring Semester.

Students in non-term based programs will be evaluated at the end of each payment period. A payment period is the increment of time for which a disbursement of federal aid is made. Payment periods are determined in part by the date the student began the program.

A student who does not meet standards at the end of a semester who enrolls in the following short term will not be eligible to receive financial aid for that term. However, credit hours attempted and grades earned during the term could restore the student to satisfactory progress for the following semester. A student who wishes his progress to be reevaluated following a term should follow the procedures in "Reinstatement of Eligibility."

Notification of Failure to Meet Satisfactory Academic Progress Standards

At the end of each semester, if a student is not making satisfactory progress, the SFP will so inform the student by letter. Unless the student falls under a conditional period as described in this policy, the student will not be eligible to receive any federal financial aid from that point forward. He/She may appeal the decision and if approved may be awarded aid, or if his/her academic progress improves to again meet the standards, and he/she applies for reinstatement of eligibility, then aid may be awarded.

Appeal Process

Students who have lost eligibility due to GPA or Completion Rate may appeal if extenuating circumstances prevented them from making satisfactory progress. Circumstances which are considered extenuating are those that are unusual or unforeseen at the beginning of the semester, such as serious illness or injury of the student, death or serious illness of a close relative, or other situations which were beyond the student's control. Appeal is made in writing to the Director of Financial Aid describing the extenuating circumstances and indicating steps the student plans to take to improve his academic progress.

Students who have lost eligibility for aid for exceeding the 150% Maximum Time may appeal if they have changed their major since beginning attendance at Union. Appeal should be made in writing to the Director of Financial Aid and accompanied by documentation from the Academic Center showing the student's new major and the credit hours which apply toward the new major. The student will be allowed to appeal on the basis of a change in major one time.

If the student who loses eligibility does not appeal or the appeal is not approved, he/she will not receive federal aid until regaining eligibility. Students will be informed in writing of the results of their appeal.

Reinstatement of Eligibility

A student who has lost eligibility for federal aid may regain eligibility by bringing his/her CUM GPA to the standard or with insufficient Completion Rate, making up the deficient credit hours. When a student believes that he has regained eligibility, he/she should request in writing to the SFP that eligibility be reinstated. The request should be accompanied by a copy of the student's most recent grades, or in the case of regaining eligibility for Completion Rate, a current academic transcript. The student will be notified in writing the results of this request.

Missionary Dependent Scholarship

In an effort to enhance Union University's commitment to missions and its positive and constructive relationship with the Southern Baptist Convention, the children of International Mission Board and North American Mission Board missionaries who desire to attend Union University will be given the following considerations:

Option One

1. Union University will award a Missionary Dependent Scholarship for 1/2 tuition per semester for up to four years so long as their (MD) parent(s) continue to serve in a full time capacity with the IMB or the NAMB.
2. Students who accept this option will not be eligible for any additional financial aid benefits (academic, leadership, music, athletic, etc.).
3. Students may apply for federal financial aid (Pell grant, loans, or Work Study). Any additional aid will be applied to tuition or other costs directly related to Union (room and board).

Option Two

1. Students who meet all admissions requirements may apply for academic, ministry, leadership, athletic, drama, or need-based financial aid benefits.
2. Students who accept Option Two will not be eligible for Option One.

Either Option

- In no event will a student be funded beyond the actual cost of attendance.
- The initial MD award will be based on an assumed enrollment of 12-16 hours (per semester). If a student is taking less than 12 or more than 16 hours, the University will make a proportional adjustment in the scholarship to accurately reflect the actual hours taken.
- Funds received from Workship or Work Study employment will be in addition to the scholarship offered in Option One.
- Any student receiving a MD Scholarship may also receive a tuition scholarship for up to 6 semester hours per academic year, to be taken in Winter or Summer Terms.
- The MD Scholarship will not be applied toward Study Abroad hours.
- The MD Scholarship will not cover charges for any course dropped during the semester. Any tuition charges assessed due to the dropping of a class will be the responsibility of the student.
- The MD Scholarship will not cover tuition charges for the audit of a class.
- The MD Scholarship will be based on the regular class rate for the semester that the hours are taken.
- The IMB MD is required to attend an orientation session and culture class his/her initial Fall Semester of enrollment.
- Union University reserves the right to alter this policy at any time. However, should the terms of the MD scholarship change during any academic year, all students currently receiving the scholarship would be allowed to complete that academic year under the existing policy.

Veterans and Their Dependents

Union University is approved by the Department of Veterans Affairs for all veterans and dependents of veterans who qualify. Check with Student Financial Planning as soon as possible after enrolling in courses.

42 Endowed Scholarships and Grants

Union University administers over 350 privately endowed scholarship funds, loans and other funds which are awarded through the Committee on Student Aid. Most are designated for students preparing for specific vocations. A full listing of Endowed Scholarships and Grants, Church Endowed Scholarships, Non-Endowed Scholarships and Grants, Private Loans, and Other Funds is available on the Financial Aid web page. All are awarded based on availability of funds. For further information, please contact the Office of Student Financial Planning.